

B18 (Official Form 18) (12/07)

United States Bankruptcy Court

Northern District of Illinois

Case No. 08-16898

Chapter 7

In re: Debtor (name(s) used by the debtor(s) in the last 8 years, including married, maiden, trade, and address):

Cherish Hall
aka Cherish Garrett
19134 Oakwood
Lansing, IL 60438

Social Security No.:
xxx-xx-1948

Employer's Tax I.D. No.:

DISCHARGE OF DEBTOR

It appearing that the debtor is entitled to a discharge, **IT IS ORDERED:** The debtor is granted a discharge under section 727 of title 11, United States Code, (the Bankruptcy Code).

FOR THE COURT

Dated: October 6, 2008

Kenneth S. Gardner, Clerk
United States Bankruptcy Court

SEE THE BACK OF THIS ORDER FOR IMPORTANT INFORMATION.

EXPLANATION OF BANKRUPTCY DISCHARGE IN A CHAPTER 7 CASE

This court order grants a discharge to the person named as the debtor. It is not a dismissal of the case and it does not determine how much money, if any, the trustee will pay to creditors.

Collection of Discharged Debts Prohibited

The discharge prohibits any attempt to collect from the debtor a debt that has been discharged. For example, a creditor is not permitted to contact a debtor by mail, phone, or otherwise, to file or continue a lawsuit, to attach wages or other property, or to take any other action to collect a discharged debt from the debtor. *[In a case involving community property:* There are also special rules that protect certain community property owned by the debtor's spouse, even if that spouse did not file a bankruptcy case.] A creditor who violates this order can be required to pay damages and attorney's fees to the debtor.

However, a creditor may have the right to enforce a valid lien, such as a mortgage or security interest, against the debtor's property after the bankruptcy, if that lien was not avoided or eliminated in the bankruptcy case. Also, a debtor may voluntarily pay any debt that has been discharged.

Debts That are Discharged

The chapter 7 discharge order eliminates a debtor's legal obligation to pay a debt that is discharged. Most, but not all, types of debts are discharged if the debt existed on the date the bankruptcy case was filed. (If this case was begun under a different chapter of the Bankruptcy Code and converted to chapter 7, the discharge applies to debts owed when the bankruptcy case was converted.)

Debts that are Not Discharged.

Some of the common types of debts which are not discharged in a chapter 7 bankruptcy case are:

- a. Debts for most taxes;
- b. Debts incurred to pay nondischargeable taxes (in a case filed on or after October 17, 2005);
- c. Debts that are domestic support obligations;
- d. Debts for most student loans;
- e. Debts for most fines, penalties, forfeitures, or criminal restitution obligations;
- f. Debts for personal injuries or death caused by the debtor's operation of a motor vehicle, vessel, or aircraft while intoxicated;
- g. Some debts which were not properly listed by the debtor;
- h. Debts that the bankruptcy court specifically has decided or will decide in this bankruptcy case are not discharged;
- i. Debts for which the debtor has given up the discharge protections by signing a reaffirmation agreement in compliance with the Bankruptcy Code requirements for reaffirmation of debts; and
- j. Debts owed to certain pension, profit sharing, stock bonus, other retirement plans, or to the Thrift Savings Plan for federal employees for certain types of loans from these plans (in a case filed on or after October 17, 2005).

This information is only a general summary of the bankruptcy discharge. There are exceptions to these general rules. Because the law is complicated, you may want to consult an attorney to determine the exact effect of the discharge in this case.

Certificate of Service Page 3 of 3
CERTIFICATE OF NOTICE

District/off: 0752-1
 Case: 08-16898

User: wepps
 Form ID: b18

Page 1 of 1
 Total Served: 25

Date Rcvd: Oct 06, 2008

The following entities were served by first class mail on Oct 08, 2008.

db +Cherish Hall, 19134 Oakwood, Lansing, IL 60438-3770
 aty +Carl B Boyd, Starks & Boyd P C, 11528 South Halsted Street, Chicago, IL 60628-5218
 tr N. Neville Reid, Mayer Brown LLP, 71 South Wacker Drive, Suite 3200,
 Chicago, IL 60606-4637
 12374787 +Capital One Bank, P O Box 5294, Carol Stream, IL 60197-5294
 12374788 +Citibank South Dakota, Credit Card Services, P O Box 15687, Wilmington, DE 19886-5687
 12374789 +City of Chicago Dept. of Revenue, Bureau of Parking, 333 S. State Street, #540,
 Chicago, IL 60604-3900
 12374790 +City of Country Club Hills, 3700 W. 175th Place, Country Club Hills, IL 60478-4698
 12374791 +City of Country Club Hills, C/O Collection Company of America, 700 Longwater Drive,
 Norwell, MA 02061-1624
 12374792 +City of Country Club Hills, C/O RMI / MCSI, P O Box 666, Lansing, IL 60438-0666
 12374794 +G M A C, P O Box 2150, Greeley, CO 80632-2150
 12374795 +GE Money Bank (Ultra Jewelers), P O Box 960061, Orlando, FL 32896-0061
 12374796 +JC Penney, P O Box 960090, Orlando, FL 32896-0090
 12374800 +Nissan Motor Acceptance Corp., P O Box 9001132, Louisville, KY 40290-1132
 12374802 +Resurgent Capital Services, P O Box 19111, Greenville, SC 29602-9111
 12374803 +Saxon Mortgage Services, Inc., P O Box 161489, Fort Worth, TX 76161-1489
 12374807 +Wickes Furniture (Citifinancial), Retail Services, P O Box 37246, Baltimore, MD 21297-3246

The following entities were served by electronic transmission on Oct 07, 2008.

tr EDI: QNNREID.COM Oct 07 2008 00:18:00 N. Neville Reid, Mayer Brown LLP,
 71 South Wacker Drive, Suite 3200, Chicago, IL 60606-4637
 12374786 +Fax: 773-254-6824 Oct 07 2008 03:03:42 American General Finance, 3509 S. Halsted Street,
 Chicago, IL 60609-1606
 12374793 +EDI: CRFRSTNA.COM Oct 07 2008 00:18:00 Firestone, Credit First N.A., P O Box 81083,
 Cleveland, OH 44181-0083
 12374797 +EDI: TSYS2.COM Oct 07 2008 00:18:00 Macy's, P O Box 689195, Des Moines, IA 50368-9195
 12374798 +EDI: WTRWFNNB.COM Oct 07 2008 00:18:00 New York & Company, P O Box 659728,
 San Antonio, TX 78265-9728
 12374799 +E-mail/Text: bankrupt@nicor.com Nicor Gas, P O Box 310,
 Aurora, IL 60507-0310
 12374801 +EDI: HFC.COM Oct 07 2008 00:18:00 Orchard Bank, HSBC Card Services, P O Box 17051,
 Baltimore, MD 21297-1051
 12374804 +EDI: WTRRNBBANK.COM Oct 07 2008 00:18:00 Target National Bank, P O Box 59317,
 Minneapolis, MN 55459-0317
 12374805 +EDI: HFC.COM Oct 07 2008 00:18:00 Value City, Retail Services, P O Box 17298,
 Baltimore, MD 21297-1298
 12374806 +EDI: RMSC.COM Oct 07 2008 00:18:00 Walmart, P O Box 960023, Orlando, FL 32896-0023
 TOTAL: 10

***** BYPASSED RECIPIENTS *****

NONE.

TOTAL: 0

Addresses marked '+' were corrected by inserting the ZIP or replacing an incorrect ZIP.
 USPS regulations require that automation-compatible mail display the correct ZIP.

I, Joseph Speetjens, declare under the penalty of perjury that I have served the attached document on the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 9): Pursuant to Fed. R. Bank. P. 2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Oct 08, 2008

Signature:

